



Easy-Pinjaman Ekspres - Frequently Asked Questions (FAQs)

1. Q: How does Easy-Pinjaman Ekspres between Superbuy and Easy works?

A: The Easy-Pinjaman Ekspres is an online platform where customer is able to purchase goods via Superbuy website and financed it through Easy-Pinjaman Ekspres for the purchase of the goods item.

2. Q: What is minimum and maximum loan amount and Tenure for Easy-Pinjaman Ekspres?

A: Minimum loan amount is RM 2000.00 while maximum loan is RM 50,000.00.

The minimum loan tenure is 12 months and maximum loan tenure is 60 months.

3. Q: Can I cancel my loan after the disbursement made?

A: No. However, cancellation can only be made within 7 days from the loan approval date. All monies credited to the Merchant account would be deemed as Customer has accepted the loan facility. Cancellation of the loan facility will not be entertained after 7 days. Should customer cancel the loan facility within the 7 days a penalty fee of RM200 would be imposed.

4. Q: Do I need an Insurance coverage?

A: Insurance coverage is optional. However, it is highly encouraged for customers to take up an insurance coverage.

5. Q: What are the fees and charges I need to pay?

A: 0.5% stamp duty will be added on to the total loan amount.

6. Q: Is there any processing fee?

A: Nil.

7. Q: Is there any penalty fee if I settle my loan within 6 months?

A: Yes, RM200 will be imposed as early settlement penalty.

8. Q: Can I apply via Easy Outlet for Superbuy Goods?

A: No. Customer can only apply via online through Superbuy website.

9. Q: Can I change or delete the Goods at Easy outlet?

A: No. Customer can only change and delete the Goods via Superbuy website. Once the loan application has been submitted it will be deemed as final and no editing of Goods is allowed at the Easy outlet. Customer may cancel the application and reapply as a new application at Superbuy.

10. Q: How many items can I purchase at Superbuy per transaction?

A: Customer may select and purchase multiple items per transaction however, loan is granted based on customer's eligibility.

11. Q: If my loan is approved, can I walk-in to any Easy outlets to process my loan application other than my chosen outlet at Superbuy?

A: No. Customer can only process the loan application and disbursement at the original selected outlet at Superbuy.

12. Q: What benefits I get from these loan?

A:

- Fast, convenient and hassle free financing – apply via online
- Delivery at your doorstep
- Cashless withdrawal

13. Q: Do I get the cash disbursement to my loan account?

A: No. The loan disbursement is directly credited to the Merchant (Superbuy) account.

14. Q: How can I get status delivery of my order?

A: Customer may track or refer their delivery status at Superbuy.my website.

15. Q: How to apply Easy-Pinjaman Ekspres (EPE) at Superbuy website?

A: Customer may log on to Superbuy website and select the preferred goods/items – and choose EPE as the preferred payment method. All goods items must be more than RM 2000.00 in order to be finance under EPE.

16. Q: How do I know the status of my loan application after submission via Superbuy website?

A: Bank will notify the Customer via SMS notification on the loan application status.

17. Q: Do I need to provide and bring any documents for the loan processing at Easy outlet?

A: Yes. Customer need to bring supporting documents for the purpose of loan processing as below:

- Copy of Mykad
- Business Registration Certificate (Self Employed)
- 1 month Salary Slip or commission statement
- 1 month Bank Statement
- EPF Statement (MNCs & Non MNCs Salaried)
- Latest Form B/BE - with validated receipt payment to LHDN (Self-Employed & Commission Earner)

18. Q: When will I receive the loan application status?

A: The Bank will notify the customer via SMS within next working day.



19. Q: What is the minimum income requirement?

A: The minimum annual income must be at least RM18, 000 and above.

20. Q: What is the estimated monthly commitment/repayment?

A: Customer can log on to www.rhbgroup.com/products-and-services/personal/easy-by-rhb/easy-pinjaman-ekspres/ to refer to the repayment table for an estimated monthly repayment.

21. Q: What is the eligibility criteria?

A: Below are the eligibility criteria for the loan application with Easy by RHB

- Must be at least 21 year and not more than 55 years
- Malaysian citizen

22. Q: Do I need to open a savings account with Easy/RHB Bank?

A: Customer must open an account with (Easy/RHB) to facilitate the Standing Instruction purpose.

23. Q: Is there any GST charges for this loan application?

A: No. GST charges only applicable on the goods item at Superbuy.

24. Q: Who should I contact for any enquires relating to the product and services at Superbuy?

A: You may contact Superbuy directly via email or call for any product and delivery related matters at www.superbuy.my

25. Q: Who should I contact for any loan enquires?

A: You may contact Easy by RHB directly at 1-300-22-EASY (3279).